

UNITED STATES DISTRICT COURT
FOR THE
WESTERN DISTRICT OF PENNSYLVANIA

UNITED STATES OF AMERICA

Plaintiff

vs.

MELISSA A. DEUERLING

Defendants

CIVIL NO.

EXHIBITS

- “A” PROMISSORY NOTE IN THE AMOUNT OF \$2,625.00 DATED 9/29/91
- “B” CERTIFICATE OF INDEBTEDNESS #1 of 3
- “C” PROMISSORY NOTE IN THE AMOUNT OF \$2,625.00 DATED 5/28/92
- “D” PROMISSORY NOTE IN THE AMOUNT OF \$2,500.00 DATED 3/10/93
- “E” CERTIFICATE OF INDEBTEDNESS #2 of 3
- “F” PROMISSORY NOTE IN THE AMOUNT OF \$4,375.00 DATED 5/11/96
- “G” CERTIFICATE OF INDEBTEDNESS #3 of 3

UNITED STUDENT AID FUNDS, INC.

Application and Promissory Note for a Stafford Loan

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 USC 1097.

08312

SH- N-000000-01 D

SECTION I - TO BE COMPLETED BY THE STUDENT - READ THE INSTRUCTIONS - TYPE OR PRINT IN INK

1 Social Security Number [REDACTED]	2 Last Name, First, Middle Initial, Permanent Home Address Cherigi, Melissa, A. 6845 Ridgewood Drive Pittsburgh, PA 15236	3 Birthdate [REDACTED]
4 Driver's License State Number 1/A	5 Area Code/Telephone Number (412) 653-4256	
6 U.S. Citizenship Status (Check one) <input checked="" type="checkbox"/> 1 Citizen <input type="checkbox"/> 2 Eligible Non-Citizen Alien ID Number		
7 References - You must provide 3 separate adult references with different addresses. If your Lender requires a cosigner, make the cosigner your first reference. (Carefully read instructions)		
Name John Cherigi Street Address 1801 McCorkle Rd. City, State, Zip Library, PA 15236 Telephone (412) 854-3133 Employer Self-Employed	Name Fran Wargo Street Address 6841 Ridgewood Drive City, State, Zip Pittsburgh, PA 15236 Telephone (412) Employer Housewife	Name Laurie Weese Street Address Ridgewood Drive City, State, Zip Pittsburgh PA 15236 Telephone (412) 655-1651 Employer Housewife
8 Intended Enrollment Status (Check one) <input checked="" type="checkbox"/> 1 Full-time <input type="checkbox"/> 2 At least half-time		
9 Major Course of Study Visual Communications		
10 Requested Loan Amount 2625.00		
11 Loan Period For Mo. Yr. Mo. Yr. (th's Loan) From 9-91 To 6-92		
12 Have you ever defaulted on an education loan? (Check One) If yes, carefully read instructions and attach required documentation. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
13 Do you have any unpaid Stafford Loans or a Consolidation Loan with a Stafford portion? (Check one) If yes, carefully read instructions, complete 13A through 13E. If no, complete 13A through 13E with zeros. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
14 Total unpaid balance of your most recent Stafford Loan. 0.00		
15 Use chart provided in Instructions.		
16 Grade level of your most recent Stafford Loan.		
17 Beginning and ending dates Mo. Yr. Mo. Yr. of your most recent Stafford Loan. From To		
18 Total unpaid balance of all your Stafford Loans or any portion of your Stafford Loans included in a Consolidation Loan. 0.00		
19 Do you have any outstanding Stafford, PLUS or SLS Loans made for enrollment periods beginning before July 1, 1993 or a Consolidation Loan which repaid loans for enrollment periods beginning before such date? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
20 Name and Address of Previous Lender, if any.		

Promissory Note for a Stafford Loan

1. Promise To Pay. I, the undersigned Borrower, promise to pay you or your order when this Note becomes due a sum certain equal to the loan amount I have requested in Section I, Item 10 of this Application or any lesser amount which will be disclosed to me in the Notice of Loan Guarantee and Disclosure Statement or the amount advanced to me, plus interest and any other charges which may become due as provided in Paragraph VI. My signature certifies I have read, understand and agree to the conditions and authorizations stated in the "Borrower Certification" printed on the reverse side and the legally required information highlighted in the Application Booklet.

Notice to Student: Terms of the Promissory Note continue on the reverse side. Retain Copy D for your records.

I understand this is a Promissory Note. I will not sign this Promissory Note before reading it, including the writing on the reverse side, even if otherwise advised. As a Borrower, I am entitled to an exact copy of this Promissory Note, the Notice of Loan Guarantee and Disclosure Statement and any agreement I sign. By signing this Promissory Note 1, the Borrower, acknowledge I have received an exact copy of this Note.

X Melissa Cherigi 9-29-91
Signature of Student Borrower Date

SECTION II - TO BE COMPLETED BY THE SCHOOL

21 Name and Address of School ART INSTITUTE OF PITTSBURGH 526 PENN AVENUE PITTSBURGH, PA 15222	22 School Code 007470	23 Area Code/Telephone Number 412-263-6600	24 Grade Level 01
25 Anticipated Completion Date Mo. Yr. 9 93	26 Enrollment Period Covered by Loan Mo. Day Yr. 9/30/91 6/12/92	27 Family Adjusted Gross Income 0.00	
28 Estimated Cost of Attendance for Loan Period 13,561.00	29 Estimated Financial Aid for Loan Period 4700.00	30 Expected Family Contribution 700.00	31 Difference (28 minus the sum of 29 and 30) 1121.00
32 Recommended Disbursement Date(s) must be completed 10/25/91 1/6/92	33 Signature of Financial Aid Officer Harriett Dillard Harriett Dillard / Fin Aid Planner		

SECTION III - TO BE COMPLETED BY THE LENDER

34 Name, City and State of Lending Institution INB NATIONAL BANK P. O. BOX 50423 INDIANAPOLIS, IN 46204 by Whiskie	35 Lender Code 803634	36 Area Code/Telephone Number 800-824-7044	37 Loan Amount Approved 0.00
38 Interest Rate %	39 Anticipated Disbursement Date(s) Mo. Day Yr. Mo. Day Yr. Mo. Day Yr.	40 Fee	
41 Authorized Lending Officer Whiskie	42 For Lender Use Only		

EXHIBIT

A

Additional Terms of the Promissory Note for a Stafford Loan

In this Note the words "I, me, and my" mean the Borrower (identified in Item 2 of Section I of the Application and any Co-signer of this Note. You, your and yours mean the Lender and any other Holder of the Note. I hereby give you or the Guarantor the authority to complete any incomplete blanks on this Note.

II. Date Note Comes Due. I will repay this loan 1) in periodic installments beginning no later than the end of my grace period as disclosed to me in the Notice of Loan Guarantee and Disclosure Statement; or 2) in full immediately if I fail to enroll at and attend the school which certified this Application for the academic period intended, in which case I will not be eligible for a grace period. During the grace period, I may request that repayment may begin before my grace period ends.

III. Interest. I agree to pay an amount equivalent to simple interest on the unpaid principal balance from the date of disbursement until the entire principal sum and accrued interest are paid in full. However, the U.S. Secretary of Education (hereinafter the "Secretary") will pay the interest that accrues on this loan prior to repayment status and during any deferment, if it is determined that I qualify to have such payments made on my behalf under the regulations governing the Title IV, Part B of the Higher Education Act (hereinafter the "Act"). In the event that the interest on this loan is payable by the Secretary, neither you or any other Holder of this Note may attempt to collect this interest from me. I may, however, choose to pay this interest myself. Once the repayment status begins I will be responsible for payment of all interest which accrues on this loan. The Secretary will pay the interest that accrues during any period described under Deferment in this Promissory Note. The interest rate will be determined according to the following: (a) If I have an outstanding Stafford Loan(s) on the date I sign this Note, the applicable interest rate will be the same as the applicable interest rate on the most recent Stafford Loan(s); (b) If I have no outstanding Stafford Loan(s) but I do have an outstanding balance on any PLUS or Supplemental Loans for Students (SLS) made for enrollment periods beginning before July 1, 1998 or on a Consolidation Loan which repaid loans made for enrollment period(s) beginning before such date, the applicable interest rate on this loan will be 8%; (c) Otherwise, the applicable interest rate on this loan will be 0% until the end of the fourth year of my repayment status and will be 10% beginning with the fifth year of my repayment status. The applicable interest rate will be identified on the Notice of Loan Guarantee and Disclosure Statement. I may also receive rebates of interest, if required by the Act, when the applicable interest rate is 10%. You may add accrued unpaid interest to the unpaid principal balance (capitalization) of this loan in accordance with regulations and policies of the Guarantor. All payments will be made to your address as specified on the Notice of Loan Guarantee and Disclosure Statement or to any other address of which you notify me.

IV. Origination and Guarantee Fees. I will pay to you an origination fee not to exceed the percentage of the loan amount that is authorized by federal law. You will deduct this fee proportionately from each disbursement of principal of this loan. I will also pay you an amount equal to the guarantee fee that you are required to pay to the Guarantor for this loan. I am entitled to a refund of the origination and guarantee fee paid in respect to this Note if I pay back this Note in full within 120 days of disbursement or if I return the unopened loan check to you. The amount of the origination and guarantee fees will be disclosed to me on the Notice of Loan Guarantee and Disclosure Statement.

V. Default. I will be in default and you have the right to give me notice that the whole outstanding principal balance plus any unpaid interest I owe is due and payable at once if I fail to make an installment payment when due, or to meet other terms of this Promissory Note under circumstances where the Guarantor finds it reasonable to conclude that I no longer intend to honor the obligation to repay, provided that this failure persists for 180 days for a loan repayable in monthly installments, or 240 days for a loan repayable in less frequent installments. After sending such notice to me, you will have the right, without further notice, to take the outstanding balance out of my checking and/or savings account I have with you. If not prohibited by law, but not out of the proceeds of any other property of mine which you have a right to take because of any other agreement between you and me. If I default, I will still be required to pay interest on this loan as provided in Interest, Paragraph III from the date of default. You or the Guarantor may disclose to schools I have attended or intend to attend the information about the default. I will be ineligible to receive assistance from any of the following federal programs: Pell Grant, Byrd Scholarship, Supplemental Education Opportunity Grant, College Work-Study, State Student Incentive Grant, Perkins Loan, Stafford Loan, Supplemental Loans for Students (SLS), PLUS Loan, Income Contingent Loan or a Consolidation Loan. A default also makes me ineligible for the benefits, if any, which I may qualify for as described under Deferment, Paragraph VIII and under Interest, Paragraph III. If this loan is referred for collection to any agency for collection, I will pay collection costs.

VI. Late Charges and Collection Costs. If any payment has not reached you within 10 days after its due date or if I fail to provide written evidence which

verifies my eligibility to have the amount deferred as described under Deferment, Paragraph VIII, you may, if permitted by law, bill me for a late charge at the maximum rate permitted, which shall not exceed six cents for each dollar of each late installment. If I fail to pay any amounts when they are due, I will pay all charges and other collection costs including the statutorily authorized fees of an outside attorney and court costs that are permitted by federal law and regulations for the collection of this loan, which you incur in collecting this loan. In case of accounts brought into repayment status as a result of the Guarantor performing supplemental programs assistance in accordance with §422(c)(6)(C) of the Act, I will be liable for such costs.

VII. Additional Agreements. The proceeds of this loan will be sent to the school listed on my Application and be used only for education expenses. Any notice required to be given to me will be effective when mailed by first class mail to the latest address you have for me. Your failure to enforce or insist that I comply with any term of this Note is not a waiver of your rights. No provisions of this Note can be waived or modified except in writing. If the Guarantor is required under its guarantee to repay my loan(s) because I have defaulted, the Guarantor will become the owner of this Note and as my Graditor will have all the rights of the original Lender to enforce this Note against me. I understand that I must repay this Note even though I may be under 18 years of age. This Note is not effective until it is accepted by you. If the Borrower becomes totally and permanently disabled, or dies, his or her obligation to repay this loan will be capitated. I agree to notify you of a change in my name, address or any applicable school enrollment status within 10 days. I have not made any false written statement with regard to the loan. If any provision of this Note is determined to be unenforceable or is prohibited by law, such provision shall be considered ineffective without invalidating the remaining provisions of this Note.

VIII. Deferment. I am entitled to deferments under the Act, and its regulations. In order to receive a deferment, I must request the deferment and provide you with all documentation required to establish my eligibility. I understand that I must notify you when the condition entitling me to the deferment no longer exists. My eligibility for a deferment will be determined by the information provided in the Application Booklet or as amended by federal law.

IX. Repayment. I will repay the total amount due on this Promissory Note in periodic installments, with interest on the unpaid balance from the due date of the Promissory Note until the loan is paid in full, unless the whole loan is due as described in Default, Paragraph V.

I will repay this loan over a repayment period that generally lasts at least 5 years but no more than 10 years. However, the following exceptions to these rules apply:

1. If, during the grace period, I request a shorter repayment period you may grant me a shorter period.
 2. You may require a repayment period shorter than 5 years if this is necessary to ensure that during each year of the repayment period I — or, if both my spouse and I have Stafford, PLUS or SLS Program Loans outstanding, we — pay toward principal and interest at least \$600 of the unpaid balance of all such loans (plus interest), whichever is less.
 3. If I qualify for postponement of my payments during any period described under Deferment, Paragraph VIII, in this Promissory Note, or if you grant "forbearance," those periods will not be included in the 5- and 10-year periods mentioned above.
- The particular terms and conditions of repayment that apply to this loan will be set forth in a separate document, known as a Repayment Schedule, which you will provide to me, normally just before the repayment period begins. I further agree you may grant me a forbearance for the purpose of aligning the first payment date of this loan with other loans reflected on my Repayment Schedule or for the purpose of eliminating a delinquency which persists even though I am making regularly scheduled payments. If a forbearance is granted in either of those two situations, you will capitalize any accrued interest.

X. Prepayment. I may, at my option and without penalty, prepay all or any part of the principal or accrued interest of this loan at any time. If I do so, I will be entitled to a rebate of any unearned interest that I have paid.

XI. Credit Bureau Notification. Information concerning the amount of this loan and its repayment will be reported to one or more credit bureau organizations. If I default on this loan, you or the Guarantor will also report the default to one or more credit bureau organizations.

This may significantly and adversely affect my ability to obtain other credit.

BORROWER CERTIFICATION

I declare under penalty of perjury under the laws of the United States of America that the following is true and correct. The information contained in this Application is true, complete and correct to the best of my knowledge and belief and is made in good faith. I hereby authorize the school described in Section II to pay to the Lender any refund which may be due to me up to the amount of this loan. I hereby authorize any school which I may attend to release to the Lender, subsequent Holder, Guarantor, U.S. Department of Education, or their agents, any requested information pertinent to this loan (e.g., employment, enrollment status, current address). The proceeds of any loan made as a result of this Application will be used for education expenses for the loan period covered by this Application and at the school described in Section II. I understand I must immediately repay any funds I receive which cannot reasonably be attributed to meeting my educational expenses related to attendance at that school for the loan period covered by this Application. The total amount of loans I receive under the Stafford Loan Program, Title IV, Part B of the Higher Education Act of 1985, as amended, will not exceed the allowable maximums. I am not now in default on a Perkins Loan

Loan, a Stafford Loan, a Federal Insured Student Loan, a PLUS/SLS Loan, an Income Contingent Loan or a Consolidation Loan unless I have otherwise indicated on this Application. I further certify that I do not owe a repayment on a Pell Grant, Byrd Scholarship, Supplemental Grant or State Student Incentive Grant. I authorize my Lender to issue a check covering the proceeds of my loan, in full, or in part, made payable to me, or at the Lender's option, jointly payable to me and the school, and sent to the school.

I understand I will receive a Notice of Loan Guarantee and Disclosure Statement which defines my loan amount (as determined by the Lender), the fee amounts, disbursement dates, grace period, interest rate and late charges. I understand and agree if the information on the Notice of Loan Guarantee and Disclosure Statement conflicts with the information on the Application and Promissory Note, the information on the Notice of Loan Guarantee and Disclosure Statement is controlling.

U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #1 OF 3

Melissa A. Deuerling
aka: Melissa A. Chergi
2802 Sebolt Road
Library, PA 15129-9567
Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 09/29/91, the BORROWER executed promissory note(s) to secure loan(s) of \$2,625.00 from INB NATIONAL BANK; INDIANAPOLIS, IN. This loan was disbursed for \$2,625.00 on 10/31/91 through 01/06/92 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 10/30/99, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$3,662.76 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.

Since assignment of the loan, the Department has credited a total of \$601.11 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal:	\$3,662.79
Interest:	\$2,146.44
Total debt as of 03/28/14:	\$5,809.23

Interest accrues on the principal shown here at the current rate of 3.30% and a daily rate of \$0.33 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: _____

4/15/14



Loan Analyst
Litigation Support



UNITED STUDENT AID FUNDS, INC.

Application and Promissory Note for a Stafford Loan

MAY 28 1992

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 USC 1097, 09880

SH- N-000000-01 D

SECTION I - TO BE COMPLETED BY THE STUDENT - READ THE INSTRUCTIONS - TYPE OR PRINT IN INK

1 Social Security Number [REDACTED]	2 Last Name, First, Middle Initial, Permanent Home Address Chergi, Melissa A. 6845 Ridgeway Drive Pittsburgh, PA 15236	3 Birthdate [REDACTED]
4 Driver's License N/A	5 Area Code/Telephone Number (412) 653-4256	
6 U.S. Citizenship Status (Check one) <input checked="" type="checkbox"/> 1 Citizen <input type="checkbox"/> 2 Eligible Non Citizen Alien ID Number		
7 References - You must provide 3 separate adult references with different addresses. If your lender requires a cosigner, make the cosigner your first reference. (Carefully read instructions)		
Name John Chergi	Name Francis Wargo	Name Lori Weese
Street Address 1801 McCorkle Road	Street Address 6841 Ridgeway Dr.	Street Address 6834 Ridgeway Dr.
City, State, Zip Library, PA 15129	City, State, Zip Pittsburgh, PA 15236	City, State, Zip Pittsburgh, PA 15236
Telephone (412) 854-3133	Telephone (412) 655-3183	Telephone (412) 655-1651
Employer Self-Employed	Employer Retired	Employer Housewife
8 Intended Enrollment Status (Check one) <input checked="" type="checkbox"/> 1 Full-time <input type="checkbox"/> 2 At least half-time	9 Major Course of Study 23	10 Requested Loan Amount 2625.00
11 Have you ever defaulted on an education loan? (Check one) If yes, carefully read instructions and attach required documentation. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		12 Loan Period For this Loan. From 7/92 To 3/93
13 Total unpaid balance of your most recent Stafford Loan. 2625.00	14 Use chart provided in instructions. 3	15 Do you have any unpaid Stafford Loans or a Consolidation Loan with a Stafford portion? (Check one) If yes, carefully read instructions, complete 13A through 13E. If no, complete 13A through 13E with zeros. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16 Total unpaid balance of all your Stafford Loans or any portion of your Stafford Loans included in a Consolidation Loan. 2625.00	17 Do you have any outstanding Stafford, PLUS or SLS Loans made for enrollment periods beginning before July 1, 1983 or a Consolidation Loan which repaid loans for enrollment periods beginning before such date? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	18 Beginning and ending dates of your most recent Stafford Loan. From 9/91 To 6/92
19 Name and Address of Previous Lender, if any		

Promissory Note for a Stafford Loan

I, Promise To Pay, I, the undersigned Borrower, promise to pay you or your order when this Note becomes due a sum certain equal to the loan amount I have requested in Section I, Item 10 of this Application or any lesser amount which will be disclosed to me in the Notice of Loan Guarantee and Disclosure Statement or the amount advanced to me, plus interest and any other charges which may become due as provided in Paragraph VI. My signature certifies I have read, understood and agree to the conditions and authorizations stated in the "Borrower Certification" printed on the reverse side and the legally required information highlighted in the Application Booklet.

Notice to Student: Terms of the Promissory Note continue on the reverse side. Retain Copy D for your records.

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X Melissa A. Chergi 5/28/92
Signature of Student Borrower Date

SECTION II - TO BE COMPLETED BY THE SCHOOL

1 Name and Address of School THE ART INSTITUTE OF PITTSBURGH 526 PENNSYLVANIA AVENUE PITTSBURGH, PA 15222		2 School Code 007470-00	3 Area Code/Telephone Number 412-263-6600	4 Grade Level 02
5 Anticipated Completion Date 9/93	6 Enrollment Period Covered by Loan 7/6/92 3/19/93			
7 Family Adjusted Gross Income -0-.00	8 Estimated Cost of Attendance for Loan Period 13,293.00	9 Estimated Financial Aid for Loan Period 5,666.00	10 Expected Family Contribution 900.00	11 Difference (28 minus the sum of 7, 8, 9 and 10) 6,127.00
12 Reduced Stafford Eligibility 00	13 Recommended Disbursement Date(s) 7/15/92 9/18/92			
14 I have read and understand the terms of the SCHOOL CERTIFICATION printed on the back of the Application. Signature of Financial Aid Officer Dorriett Dillard		15 Type or Print Name and Title Dorriett Dillard / Fin Aid Planner		
16 Date 7/9/92				

SECTION III - TO BE COMPLETED BY THE LENDER

1 Name, City and State of Lending Institution IND NATIONAL BANK C/O USA FUNDS This application transmitted electronically P. O. BOX 6156 INDIANAPOLIS, IN 46216	2 Lender Code 803634	3 Area Code/Telephone Number 800-824-7044	4 Loan Amount Approved .00
5 Authorized Lending Officer [Signature]	6 Interest Rate %	7 Anticipated Disbursement Date(s) Mo Day Yr	8 For Lender Use Only

EXHIBIT

Additional Terms of the Promissory Note for a Stafford Loan

In this Note the words I, me, and my mean the Borrower identified in Item 2 of Section 1 of the Application and any Co-Signer of this Note. You, your and yours mean the Lender and any other holder of the Note. I hereby give you or the Guarantor the authority to complete any incomplete blanks on this Note.

II. Date Note Comes Due. I will repay this loan: 1) in periodic installments beginning no later than the end of my grace period as disclosed to me in the Notice of Loan Guarantee and Disclosure Statement; or 2) in full immediately if I fail to enroll at and attend the school which certified this Application for the academic period intended, in which case I will not be eligible for a grace period. During the grace period, I may request that repayment may begin before my grace period ends.

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IV. Origination and Guarantee Fees. I will pay to you an origination fee not to exceed the percentage of the loan amount that is authorized by federal law. You will deduct this fee proportionately from each disbursement of principal of this loan. I will also pay you an amount equal to the guarantee fee that you are required to pay to the Guarantor for this loan. I am entitled to a refund of the origination and guarantee fee paid in respect to this Note if I pay back this Note in full within 120 days of disbursement or if I return the unearned loan check to you. The amount of the origination and guarantee fees will be disclosed to me on the Notice of Loan Guarantee and Disclosure Statement.

V. Default. I will be in default and you have the right to give me notice that the whole outstanding principal balance plus any unpaid interest I owe is due and payable at once if I fail to make an installment payment when due, or to meet other terms of this Promissory Note under circumstances where the Guarantor finds it reasonable to conclude that I no longer intend to honor the obligation to repay, provided that this failure persists for 180 days for a loan repayable in monthly installments or 240 days for a loan repayable in less frequent installments. After sending such notice to me, you will have the right, without further notice, to take the outstanding balance out of my checking and/or savings account I have with you, if not prohibited by law, but not out of the proceeds of any other property of mine which you have a right to take because of any other agreement between you and me. If I default, I will still be required to pay interest on this loan as provided in interest, Paragraph III, from the date of default. You or the Guarantor may discharge to schools I have attended or intend to attend the information about the default. I will be ineligible to receive assistance from any of the following federal programs: Pell Grant, Byrd Scholarship, Supplemental Educational Opportunity Grant, College Work-Study, State Student Incentive Grant, Perkins Loan, Stafford Loan, Supplemental Loans for Students (SLS), PLUS Loan, Income Contingent Loan or a Consolidation Loan. A default also makes me ineligible for the benefits, if any, which I may qualify for as described under Deferment, Paragraph VIII, and under interest, Paragraph III. If this loan is referred for collection to any agency for collection, I will pay collection costs.

VI. Late Charges and Collection Costs. If any payment has not reached you within 10 days after its due date or if I fail to provide written evidence which verifies my eligibility to have the amount deferred as described under Deferment, Paragraph VIII, you may, if permitted by law, bill me for a late charge at the maximum rate permitted which shall not exceed six cents for each dollar of each late installment. If I fail to pay any amounts when they are due, I will pay all charges and other collection costs including the statutorily authorized fees of an outside attorney and court costs that are permitted by federal law and regulations for the collection of this loan, which you incur in collecting this loan. In case of accounts brought into repayment status as a result of the Guarantor performing supplemental preclaims assistance in accordance with §428(b)(5)(C) of the Act, I will be liable for such costs.

VII. Additional Agreements. The proceeds of this loan will be sent to the school listed on my Application and be used only for education expenses. Any school required to be given to me will be effective when mailed by first class mail to the latest address you have for me. Your failure to enforce or insist that I comply with any term of this Note is not a waiver of your rights. No provisions of this Note can be waived or modified except in writing. If the Guarantor is required under the Guarantee to repay my loan(s) because I have defaulted, the Guarantor will become the owner of this Note and as my creditor will have all the rights of the original Lender to enforce this Note against me. I understand that I must repay this Note even though I may be under 18 years of age. This Note is not effective until it is accepted by you. If the Borrower becomes totally and permanently disabled, or dies, his or her obligation to repay this loan will be cancelled. I agree to notify you of a change in my name, address or any applicable school enrollment status within 10 days. I have not made any false written statement with regard to the loan. If any provision of this Note is determined to be unenforceable or is prohibited by law, such provision shall be considered ineffective without invalidating the remaining provisions of this Note.

VIII. Deferment. I am entitled to deferment under the Act, and its regulations. In order to receive a deferment, I must request the deferment and provide you with all documentation required to establish my eligibility. I understand that I must notify you when the condition entitling me to the deferment no longer exists. My eligibility for a deferment will be determined by the information provided in the Application Booklet or as amended by federal law.

IX. Repayment. I will repay the total amount due on this Promissory Note in periodic installments, with interest on the unpaid balance from the date of the Promissory Note until the loan is paid in full, unless the whole loan is due as described in Default, Paragraph V.

I will repay this loan over a repayment period that generally lasts at least 5 years but no more than 10 years. However, the following exceptions to these rules apply:

1. If, during the grace period, I request a shorter repayment period you may grant me a shorter period.
 2. You may require a repayment period shorter than 5 years if this is necessary to ensure that during each year of the repayment period I -- or, if both my spouse and I have Stafford, PLUS or SLS Program Loans outstanding, we -- pay toward principal and interest at least \$600 or the unpaid balance of all such loans (plus interest), whichever is less.
 3. If I qualify for postponement of my payments during any period described under Deferment, Paragraph VIII, in the Promissory Note, or if you grant forbearance, those periods will not be included in the 5- and 10-year periods mentioned above.
- The particular terms and conditions of repayment that apply to this loan will be set forth in a separate document, known as a Repayment Schedule, which you will provide to me, normally just before the repayment period begins. I further agree you may grant me a forbearance for the purpose of aligning the first payment date of this loan with other loans reflected on my Repayment Schedule or for the purpose of eliminating a delinquency which persists even though I am making regularly scheduled payments. If a forbearance is granted in either of these two situations, you will capitalize any accrued interest.

X. Prepayment. I may, at my option and without penalty, prepay all or any part of the principal or accrued interest of this loan at any time. If I do so, I will be entitled to a rebate of any unearned interest that I have paid.

XI. Credit Bureau Notification. I have read and understand the Credit Bureau Notification information provided in the General Information section of this Application Booklet.

BORROWER CERTIFICATION

I declare under penalty of perjury under the laws of the United States of America that the following is true and correct: The information contained in this Application is true, complete and correct to the best of my knowledge and belief and is made in good faith. I hereby authorize the school described in Section II to pay to the Lender any refund which may be due to me up to the amount of this loan. I hereby authorize any school which I may attend to release to the Lender, subsequent holder, Guarantor, U.S. Department of Education, or their agents, any requested information pertinent to this loan (e.g., employment, enrollment status, current address). The proceeds of any loan made as a result of this Application will be used for education expenses for the loan period covered by this Application and at the school described in Section II. I understand I must immediately repay any funds I receive which cannot reasonably be attributed to meeting my education expenses related to attendance at that school for the loan period covered by this Application. The total amount of loans I receive under the Stafford Loan Program, Title IV, Part B of the Higher Education Act of 1993, as amended, will not exceed the allowable maximums. I am not now in default on a Perkins Loan

Loan, a Stafford Loan, a Federal Insured Student Loan, a PLUS/SLS Loan, an Income Contingent Loan or a Consolidation Loan unless I have otherwise indicated on this Application. I further certify that I do not owe a repayment on a Pell Grant, Byrd Scholarship, Supplemental Grant, or State Student Incentive Grant. I authorize my Lender to issue a check covering the proceeds of my loan, in full, or in part, made payable to me, or at the Lender's option, jointly payable to me, the school, and sent to the school.

I understand I will receive a Notice of Loan Guarantee and Disclosure Statement which identifies my loan amount (as determined by the Lender), the fee amounts, disbursement dates, grace period, interest rate and late charges. I understand and agree if the information on the Notice of Loan Guarantee and Disclosure Statement conflicts with the information on the Application and Promissory Note, the information on the Notice of Loan Guarantee and Disclosure Statement is controlling.

TRUE COPY OF THE FRONT PAGE OF THE ORIGINAL 12/1990

UNITED STUDENT AID FUNDS, INC.

MAR 19 1993

Application and Promissory Note for a Stafford Loan

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 USC 1097.

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SH- N-000000-01 D

SECTION I - TO BE COMPLETED BY THE STUDENT - READ THE INSTRUCTIONS - TYPE OR PRINT IN INK

1 Social Security Number [REDACTED]	2 Last Name, First, Middle Initial, Permanent Home Address Chergi, Melissa A. 6845 Ridgeway Drive Pittsburgh, PA 15236	3 Birthdate [REDACTED]
4 Driver's License N/A	5 Area Code/Telephone Number (412) 653-6663	
6 U.S. Citizenship Status (Check one) <input checked="" type="checkbox"/> 1 Citizen <input type="checkbox"/> 2 Eligible Non-Citizen Alien ID Number		
7 References - You must provide 3 separate adult references with different addresses. If your lender requires a cosigner, make the cosigner your first reference. (Carefully read instructions)		
Name Ronald & Judith Chergi	Name Lori Weese	Name John Chergi
Street Address 6845 Ridgeway Dr.	Street Address 6834 Ridgeway Dr.	Street Address 1801 Mt. Coker Rd.
City, State, Zip Pittsburgh, PA 15236	City, State, Zip Pittsburgh, PA 15236	City, State, Zip Liberty, PA 15129
Telephone (412) 653-6663	Telephone (412) 655-1651	Telephone (412) 854-3133
Employer Retired/Housewife	Employer Housewife/Teacher	Employer Self-employed
8 Intended Enrollment Status (Check one) <input checked="" type="checkbox"/> 1 Full-time <input type="checkbox"/> 2 At least half time	9 Major Course of Study Visual Communications	10 Requested Loan Amount 2500.00
11 Loan Period For this Loan From 4/93 To 9/93		
12 Have you ever defaulted on an education loan? (Check one) If yes, carefully read instructions and attach required documentation. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	13 Do you have any unpaid Stafford Loans or a Consolidation Loan with a Stafford portion? (Check one) If yes, carefully read instructions, complete 13A through 13E. If no, complete 13A through 13E with zeros. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
13A Total unpaid balance of your most recent Stafford Loan 2625.00	13B Use chart provided in instructions 3	13C Grade level of your most recent Stafford Loan 2
13D Beginning and ending dates of your most recent Stafford Loan From 7/92 To 3/93		
13E Total unpaid balance of all your Stafford Loans or any portion of your Stafford Loans included in a Consolidation Loan 52.50.00	14 Do you have any outstanding Stafford, PLUS or SLS Loans made for enrollment periods beginning before July 1, 1988 or a Consolidation Loan which repaid loans for enrollment periods beginning before such date? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	15 Name and Address of Previous Lender, if any

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Promissory Note for a Stafford Loan

I, **Melissa A. Chergi**, the undersigned Borrower, promise to pay you or your order when the loan becomes due a sum certain equal to the loan amount I have requested in Section I, Item 10 of this Application or any lesser amount which will be disclosed to me in the Notice of Loan Disbursement and Disclosure Statement of the amount advanced to me, plus interest and any other charges which may become due as provided in Paragraph VI of my signature guarantee. I have read, understand and agree to the conditions and authorizations stated in the "Borrower Certification" printed on the reverse side and the legally required information highlighted in the Application Booklet.

Notes to Student: Terms of the Promissory Note continue on the reverse side. Attach Copy D for your records.

I understand this is a Promissory Note. I will not sign this Promissory Note before reading it, including the writing on the reverse side, even if otherwise advised. As a Borrower, I am entitled to an exact copy of this Promissory Note, the Notice of Loan Disbursement and Disclosure Statement and any agreement I sign. By signing this Promissory Note, the Borrower, acknowledges I have received an exact copy of this Note.

20A **X Melissa A. Chergi** **3/10/93**
Signature of Student Borrower Date

SECTION II - TO BE COMPLETED BY THE SCHOOL

21 Name and Address of School ART INSTITUTE OF PITTSBURGH 526 PENN AVENUE PITTSBURGH, PA 15222	22 School Code 007470-00	23 Area Code/Telephone Number 412-263-6600	24 Grade Level 03
25 Anticipated Completion Date Mo. 9 Day 93	26 Enrollment Period Covered by Loan Mo. 4 Day 93 Mo. 9 Day 93		
27 Family Adjusted Gross Income 0.00	28 Estimated Cost of Attendance for Loan Period 8862.00	29 Estimated Financial Aid for Loan Period 3000.00	30 Expected Family Contribution 900.00
31 Difference (28 minus the sum of 29 and 30) 4962.00			
32 Reduced Stafford Eligibility 0.00	33 Recommended Disbursement Date(s) must be completed 3/26/93	34 Signature of Financial Aid Officer Donna D. Wood 3/12/93	
SECTION III - TO BE COMPLETED BY THE LENDER			
35 Name, City and State of Lender IND NATIONAL BANK C/O USA FUND P.O. BOX 6156 INDIANAPOLIS, IN 46201	36 Lender Code 803634	37 Area Code/Telephone Number 800-824-7044	38 Loan Amount Approved .00
39 Interest Rate %	40 Anticipated Disbursement Date(s) Mo. Day Yr	41 For Lender Use Only	
42 Fee			
43 Authorized Lending Officer Whitney	Type or Print Name and Title	Date	

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LENDER COPY A

EXHIBIT

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D

Subscribed & Sworn to before Me
this 8th day of June, 2014.
At New York, New York.
Notary Public
for the State of New York
Edward F. Strack

"I DECLARE UNDER PENALTY OF
PERJURY THAT THE FOREGOING IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL PROMISSORY NOTES."

Edward F. Strack

Edward F. Strack
Vice President of Sallie Mae Servicing Corporation
As authorized agent for United Student Aid Funds, Inc.
Date JUN 8 2014

**U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA**

CERTIFICATE OF INDEBTEDNESS #2 OF 3

Melissa A. Deuerling
aka: Melissa A. Chergi
2802 Sebolt Road
Library, PA 15129-9567
Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 05/28/92 and 03/10/93, the BORROWER executed promissory note(s) to secure loan(s) of \$2,625.00 & \$2,500.00 from INB NATIONAL BANK; INDIANAPOLIS, IN. This loan was disbursed for \$2,625.00 & \$2,500.00 on 07/24/92 through 09/18/92 and 03/24/93 through 06/30/93 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 10/30/99, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$6,782.99 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.


Since assignment of the loan, the Department has credited a total of \$1,189.63 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal:	\$6,782.99
Interest:	\$3,883.84
 Total debt as of 03/28/14:	 \$10,666.83

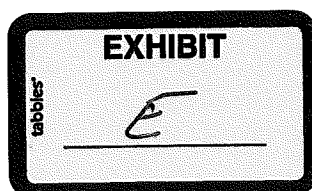
Interest accrues on the principal shown here at the current rate of 3.15% and a daily rate of \$0.59 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 4/15/14



Loan Analyst
Litigation Support



TRUE COPY OF THE FRONT PAGE OF THE ORIGINAL

1996 AUG -7 A 2 20

Application and Promissory Note for Federal Stafford Loans (subsidized and unsubsidized)

Guarantor or Program Identification

UNITED STUDENT AID FUNDING SERVICES, INC.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.

Borrower Section

Please print neatly or type. Read the instructions carefully.

1. Last Name <u>Deuerling</u>	First Name <u>Melissa</u>	MI <u>A</u>	2. Social Security Number <u>[REDACTED]</u>															
3. Permanent Street Address (If P.O. Box, see instructions) <u>5821 Browns v. Hill</u>		4. Telephone Number <u>(412) 653-8763</u>	6. Loan Period (Month/Year) From: <u>7/96</u> To: <u>9/96</u>															
City <u>Pittsburgh</u>	State <u>PA</u>	Zip Code <u>15236</u>	8. Driver's License Number (List state abbreviation first) <u>None</u>															
7. Lender Name <u>NBD</u>	City <u>Indianapolis</u>	State <u>IN</u>	Zip Code <u>46206</u>															
8. Lender Code, if known <u>803634</u>		9. Date of Birth (Month/Day/Year) <u>[REDACTED]</u>																
10. References. You must provide two separate references with different U.S. addresses. The first reference should be a parent or legal guardian (if living). Both references must be completed fully.																		
<table border="0"> <tr> <td>Name</td> <td>1. <u>Ron + Judy Cherga</u></td> <td>2. <u>Ed + Cathy Deuerling</u></td> </tr> <tr> <td>Permanent Address</td> <td><u>6845 Ridgeway Drive</u></td> <td><u>1121 Aurora Drive</u></td> </tr> <tr> <td>City, State, Zip Code</td> <td><u>Pittsburgh, PA 15236</u></td> <td><u>Pittsburgh, PA 15236</u></td> </tr> <tr> <td>Aren Code/Telephone</td> <td><u>(412) 653-4256</u></td> <td><u>(412) 653-4479</u></td> </tr> <tr> <td>Relationship to Borrower</td> <td><u>Parents</u></td> <td><u>In-Laws</u></td> </tr> </table>				Name	1. <u>Ron + Judy Cherga</u>	2. <u>Ed + Cathy Deuerling</u>	Permanent Address	<u>6845 Ridgeway Drive</u>	<u>1121 Aurora Drive</u>	City, State, Zip Code	<u>Pittsburgh, PA 15236</u>	<u>Pittsburgh, PA 15236</u>	Aren Code/Telephone	<u>(412) 653-4256</u>	<u>(412) 653-4479</u>	Relationship to Borrower	<u>Parents</u>	<u>In-Laws</u>
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Aren Code/Telephone	<u>(412) 653-4256</u>	<u>(412) 653-4479</u>																
Relationship to Borrower	<u>Parents</u>	<u>In-Laws</u>																

Loan Assistance Requested

- ☒ I request the following loan type(s), to the extent I am eligible (see instructions)
- ☒ a Subsidized Federal Stafford ☒ b. Unsubsidized Federal Stafford
- ☒ I request a total amount under these loan types not to exceed (see instructions for loan maximums). My school will certify my eligibility for each loan type for which I am applying. The amount and other details of my loan(s) will be described to me in a disclosure statement.
- ☒ a Yes, I want a deferment ☐ b. No, I do not want a deferment
- ☒ a Yes, I want my interest capitalized ☐ b. No, I prefer to pay the interest
- ☒ a Yes, transfer funds ☐ b. No, do not transfer funds
- ☒ I request a total amount under these loan types not to exceed (see instructions for loan maximums). My school will certify my eligibility for each loan type for which I am applying. The amount and other details of my loan(s) will be described to me in a disclosure statement.
- ☒ a Yes, I want a deferment ☐ b. No, I do not want a deferment
- ☒ a Yes, I want my interest capitalized ☐ b. No, I prefer to pay the interest
- ☒ a Yes, transfer funds ☐ b. No, do not transfer funds

Promissory Note

Promise to Pay. I promise to pay to the lender, or a subsequent holder of this Promissory Note, all sums disbursed (hereafter "loan" or "loans") under the terms of this Note, plus interest and other fees which may become due as provided in this Note. If I fail to make payments on this Note when due, I will also pay reasonable collection costs, including attorney's fees, court costs, and collection fees. I understand I may cancel or reduce the size of any loan by refusing to accept any disbursement that is issued. I understand that this is a Promissory Note. I will not sign this Note before reading it, including the writing on the reverse side, even if otherwise advised. I am entitled to an exact copy of this Promissory Note and the Borrower's Rights and Responsibilities. My signature certifies I have read, understand, and agree to the terms and conditions of this Application and Promissory Note, including the Borrower Certification and Authorization printed on the reverse side and the accompanying Borrower's Rights and Responsibilities Statement.

THIS IS A LOAN(S) THAT MUST BE REPAYED.Borrower's Signature Melissa A. DeuerlingToday's Date (Month/Day/Year) 5/11/96**School Section**

To be completed by an authorized school official.

17. School Name <u>ART INST OF PITTSBURGH</u>	23. School Code/Branch <u>007470-00</u>	28. Telephone Number <u>(412) 263-6600</u>
18. Street Address <u>526 PENN AVENUE</u>	24. Cost of Attendance <u>\$ 12942</u>	29. Recommended Disbursement Date(s) (Month/Day/Year)
City <u>PITTSBURGH, PA</u>	25. Federal Expected Family Contribution <u>\$ 8082</u>	1st <u>8/12/96</u> 2nd <u>8/19/96</u>
State <u>PA</u>	26. Estimated Financial Aid <u>\$ 0</u>	3rd <u></u> 4th <u></u>
Zip Code <u>15222</u>	27. Certified Loan Amounts	30. School Certification (See box on the reverse side.)
19. Loan Period (Month/Day/Year) From <u>7-8-96</u> To <u>12-13-96</u>	a. Subsidized <u>\$ 2292</u>	Signature of Authorized School Official <u>Lisa Harasim - FAO</u>
20. Grade Level <u>13</u>	b. Unsubsidized <u>\$ 2083</u>	Print or Type Name and Title <u>8-5-96</u>
21. Enrollment Status (Check one.) <input checked="" type="checkbox"/> Full Time <input type="checkbox"/> At Least Half Time		Date <u>8-5-96</u>
22. Anticipated Completion (Graduation) Date (Month/Day/Year) <u>12-13-96</u>		Check box if electronically transmitted to guarantor <input checked="" type="checkbox"/>

Lender Section

To be completed by an authorized lending official.

31. Lender Name <u>NBD</u>	32. Lender Code/Branch <u>803634</u>	33. Telephone Number <u>(412) 653-8763</u>
Street Address <u>Indianapolis, IN 46206</u>	35. Amount(s) Approved a. Subsidized <u>\$ 2292</u>	b. Unsubsidized <u>\$ 2083</u>
City <u>Indianapolis</u>	36. Signature of Authorized Lending Official <u>[Signature]</u>	Print or Type Name, Title, and Date <u>[Signature]</u>
State <u>IN</u>		
Zip Code <u>46206</u>		

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EXHIBIT

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"I DECLARE UNDER PENALTY OF
PERJURY THAT THE FOREGOING IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL PROMISSORY NOTES."

Edward F. Strack
Edward F. Strack
Vice President of Sallie Mae Servicing Corporation
As authorized agent for United Student Aid Funds, Inc.
Date JUN 08 2004

U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #3 OF 3

Melissa A. Deuerling
aka: Melissa A. Chergi
2802 Sebolt Road
Library, PA 15129-9567
Account No. XXXXX9200

I certify that U.S. Department of Education records show that the BORROWER named above is indebted to the United States in the amount stated below plus additional interest from 03/28/14.

On or about 05/11/96, the BORROWER executed promissory note(s) to secure loan(s) of \$4,375.00 from NBD; Indianapolis, IN. This loan was disbursed for \$942.37 & \$2,292.00 on 08/12/96 through 08/19/96 at a variable rate of interest to be established annually by the Department of Education. The loan obligation was guaranteed by United Student Aid Funds, Inc., and then reinsured by the Department of Education under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et seq. (34 C.F.R. Part 682). The holder demanded payment according to the terms of the note, and credited \$0.00 to the outstanding principal owed on the loan. The BORROWER defaulted on the obligation on 02/15/01, and the holder filed a claim on the loan guarantee.

Due to this default, the guaranty agency paid a claim in the amount of \$4,468.94 to the holder. The guarantor was then reimbursed for that claim payment by the Department under its reinsurance agreement. Pursuant to 34 C.F.R. § 682.410(b)(4), once the guarantor pays on a default claim, the entire amount paid becomes due to the guarantor as principal. The guarantor attempted to collect this debt from the BORROWER. The guarantor was unable to collect the full amount due, and on 09/14/04 assigned its right and title to the loan to the Department.


Since assignment of the loan, the Department has credited a total of \$721.45 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the BORROWER now owes the United States the following:

Principal:	\$4,468.94
Interest:	\$2,472.93
Total debt as of 03/28/14:	\$6,941.87

Interest accrues on the principal shown here at the current rate of 3.15% and a daily rate of \$0.39 through June 30, 2014, and thereafter at such rate as the Department establishes pursuant to section 427A of the Higher Education Act of 1965, as amended, 20 U.S.C. 1077a.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 4/5/14



Loan Analyst
Litigation Support

